

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
MONE, RORY § Case No. 15-11799 CAD
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 03/31/2015 . The undersigned trustee was appointed on 03/31/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 194,415.75

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	21,394.90
Bank service fees	10.00
Other payments to creditors	90,641.67
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 82,369.18

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 09/09/2015 and the deadline for filing governmental claims was 09/28/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 12,970.79 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 12,970.79 , for a total compensation of \$ 12,970.79 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 0.00 , for total expenses of \$ 0.00 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/13/2015 By: /s/Joseph A. Baldi
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
Exhibit A

Case No: 15-11799 Judge: Carol A. Doyle
Case Name: MONE, RORY

Trustee Name: Joseph A. Baldi
Date Filed (f) or Converted (c): 03/31/15 (f)
341(a) Meeting Date: 05/14/15
Claims Bar Date: 09/09/15

For Period Ending: 10/23/15

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 3541 Prarie Avenue, Unit #1, Chicago, IL - condo Trustee sold per court order 9/16/15 [dkt 34]	139,000.00	80,000.00		181,000.00	FA
2. 7018 S. Cornell, Chicago, IL 3 flat investment property Stay lifted per order 7/9/15	130,000.00	0.00		0.00	FA
3. 1430 E. 65th Place, Chicago, IL - vacant lot	10,000.00	0.00		0.00	FA
4. Cash on hand	30.00	0.00		0.00	FA
5. Checking Account w/Northbrook Bank & Trust Debtor directed to turnover per order 8/19/15 [dkt 28]	2,900.00	2,230.00		2,230.00	FA
6. Checking account w/Chase Bank - remaining proceeds Debtor directed to turnover per order 8/19/15 [dkt 28]	4,000.00	4,000.00		4,000.00	FA
7. Miscellaneous Used Household Goods	800.00	0.00		0.00	FA
8. Family pictures, books, CDs, DVDs, artwork	100.00	0.00		0.00	FA
9. Personal Used Clothing	300.00	0.00		0.00	FA
10. 2005 Ford E150 van w/114,000 miles in fair conditi	4,800.00	0.00		0.00	FA
11. Miscellaneous hand and power tools	1,000.00	0.00		0.00	FA
12. Post-Petion Rents from 3541 Prairie Ave, Unit 4 (u) Debtor directed to turnover per order 9/9/15 [dkt 32]; Trustee recovered additional post petition rents priro to sale of property	0.00	0.00		7,185.75	FA

TOTALS (Excluding Unknown Values)	\$292,930.00	\$86,230.00		\$194,415.75	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

LFORM1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 2
Exhibit A

Case No: 15-11799 Judge: Carol A. Doyle
Case Name: MONE, RORY

Trustee Name: Joseph A. Baldi
Date Filed (f) or Converted (c): 03/31/15 (f)
341(a) Meeting Date: 05/14/15
Claims Bar Date: 09/09/15

October 23, 2015; Trustee recovered post-petition rents from condo and non-exempt balance of bank accounts per Court orders 8/19/15 and 9/9/15. Trustee sold the Debtor's condo pursuant to this Court's order dated 9/16/15. Trustee prepared and filed his report of sale. Trustee filed Estate tax returns. Trustee reviewed claims and resolved issues. Trustee prepared his final report.

July 23, 2015, 06:10 pm Trustee had property on Prairie inspected by broker, will list for \$180,000, potential for equity. Also made demand on debtor to turn over non-exempt bank account balances. Stay lifted as to other property, no equity in remaining real estate.

Initial Projected Date of Final Report (TFR): 12/31/16

Current Projected Date of Final Report (TFR): 12/31/16

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-11799 -CAD
Case Name: MONE, RORYTrustee Name: Joseph A. Baldi
Bank Name: Associated Bank
Account Number / CD #: *****7477 Checking Account (Non-Interest EarnTaxpayer ID No: *****9416
For Period Ending: 10/23/15Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
09/15/15	5, 6, 12	CHASE - CASHIER'S CHECK REMITTER: RORY MONE	Turnover per orders [dkt 28/32]	1129-000	6,330.00		6,330.00
09/15/15	12	CHASE - CASHIER'S CHECK REMITTER: RORY MONE	Turnover post-petition rent[dkt 32]	1222-000	5,085.75		11,415.75
09/15/15	12	MATTHEW R. PANICHI 2110 S. PRAIRIE CHICAGO, IL 60616	SEPTEMBER RENT FROM TENANTS	1222-000	2,000.00		13,415.75
10/01/15	1	FIDELITY NATIONAL TITLE CO., LLC FT Metro Harris Bank-FCH-5216 20 N. Clark, Ste. 220 Chicago, IL 60602	SALE OF REAL PROPERTY [dkt 34]		69,551.43		82,967.18
			Memo Amount: 181,000.00	1110-000			
			Sale of 3541 S. Prairie Ave, Unit 4				
			Memo Amount: (90,641.67)	4110-000			
			Mortgage Loan - Northbrook Bank				
			Memo Amount: (1,660.00)	2500-000			
			Title & Closing Fees				
			Memo Amount: (11,210.00)	3510-000			
			Broker's Commission				
			Memo Amount: (3,850.00)	2500-000			
			Condo. Assoc. Assessment				
			Memo Amount: (1,525.00)	2500-000			
			Seller Credit - Owner's Policy				
			Memo Amount: (2,561.90)	2500-000			
			County Taxes (1/1/15 - 10/1/15)				
10/07/15		Associated Bank	BANK SERVICE FEE	2600-000		10.00	82,957.18
10/20/15	001001	ILLINOIS DEPT. OF REVENUE P.O. BOX 19053	Illinos income taxes due IL - 1041	2820-000		588.00	82,369.18
			Illinois income taxes due for tax year 2015				

Page Subtotals

82,967.18

598.00

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-11799 -CAD
Case Name: MONE, RORY

Trustee Name: Joseph A. Baldi
Bank Name: Associated Bank
Account Number / CD #: *****7477 Checking Account (Non-Interest Earn

Taxpayer ID No: *****9416
For Period Ending: 10/23/15

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		SPRINGFIELD, IL 62794-9053					

Memo Allocation Receipts:	181,000.00	COLUMN TOTALS	82,967.18	598.00	82,369.18
Memo Allocation Disbursements:	111,448.57	Less: Bank Transfers/CD's	0.00	0.00	
		Subtotal	82,967.18	598.00	
Memo Allocation Net:	69,551.43	Less: Payments to Debtors		0.00	
		Net	82,967.18	598.00	
				NET	ACCOUNT
Total Allocation Receipts:	181,000.00	TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
Total Allocation Disbursements:	111,448.57	Checking Account (Non-Interest Earn - *****7477	82,967.18	598.00	82,369.18
Total Memo Allocation Net:	69,551.43		82,967.18	598.00	82,369.18
			(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00

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EXHIBIT C
ANALYSIS CLAIMS REGISTER

Date: November 16, 2015

Case Number: 15-11799 Claim Class Sequence
Debtor Name: MONE, RORY

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 2820-00	ILLINOIS DEPT. OF REVENUE P.O. BOX 19053 SPRINGFIELD, IL 62794-9053	Administrative		\$588.00	\$588.00	\$0.00
			2221657477 10/20/15 1001		588.00	
001 3410-00	Popowcer Katten, Ltd 35 E. Wacker Drive Suite 1550 Chicago, Il 60601-2207	Administrative		\$1,075.00	\$0.00	\$1,075.00
001 3110-00	BALDI BERG 20 NORTH CLARK STREET SUITE 200 CHICAGO, IL 60602	Administrative		\$13,122.50	\$0.00	\$13,122.50
001 2100-00	Joseph A. Baldi, Trustee c/o Baldi Berg, Ltd. 20 N Clark Street, Ste. 200 Chicago, Illinois 60602	Administrative		\$12,970.79	\$0.00	\$12,970.79
001 2200-00	Joseph A. Baldi, Trustee c/o Baldi Berg, Ltd. 20 N Clark Street, Ste. 200 Chicago, Illinois 60602	Administrative		\$206.22	\$0.00	\$206.22
000002 5700-00	Matthew R. Panichi 155 N. Michigan Avenue Suite 540 Chicago, IL 60601	Priority	Claim withdrawn 10/20/15; claim was for security deposit on apartment; Debtor was directed to turnover the security deposit per order dated 8/19/15 [dkt 28]; Debtor complied and turned over a check payable to M. Panichi for the security deposit which Trustee delivered to M. Panichi.	\$0.00	\$0.00	\$0.00
000001 070 7100-00	Old National Bank One Main Street Canton, OH 44708	Unsecured		\$392,138.47	\$0.00	\$392,138.47
Case Totals:				\$420,100.98	\$588.00	\$419,512.98

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-11799 CAD

Case Name: MONE, RORY

Trustee Name: Joseph A. Baldi

Balance on hand \$ 82,369.18

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Joseph A. Baldi	\$ 12,970.79	\$ 0.00	\$ 12,970.79
Trustee Expenses: Joseph A. Baldi	\$ 206.22	\$ 0.00	\$ 206.22
Attorney for Trustee Fees: BALDI BERG	\$ 13,122.50	\$ 0.00	\$ 13,122.50
Accountant for Trustee Fees: Popowcer Katten, Ltd	\$ 1,075.00	\$ 0.00	\$ 1,075.00
Other: ILLINOIS DEPT. OF REVENUE	\$ 588.00	\$ 588.00	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 27,374.51

Remaining Balance \$ 54,994.67

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002	Matthew R. Panichi	\$ 0.00	\$ 0.00	\$ 0.00

Total to be paid to priority creditors \$ 0.00

Remaining Balance \$ 54,994.67

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 392,138.47 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 14.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Old National Bank	\$ 392,138.47	\$ 0.00	\$ 54,994.67

Total to be paid to timely general unsecured creditors \$ 54,994.67

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE